

Listing of Claims:

1. (cancelled)
2. (currently amended) A method as recited in claim 1 ~~4~~ wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
3. (currently amended) A method as recited in claim 1 ~~4~~ wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
4. (currently amended) A method for a utility provider to process information relating to usage of a utility, comprising: as recited in claim 1 wherein the
receiving a utility reading is received from a smart meter first, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;
~~the method further including~~ receiving address information associated with a location of the smart meter;
determining an amount after receiving the utility reading, wherein the amount is determined using the received utility reading; and
transmitting the amount to a second remote location after determining the amount, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer.
5. (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.
6. (currently amended) A method as recited in claim 1 ~~4~~ wherein transmitting the amount to the second remote location across a second transmission medium includes transmitting the

transmitting the utility message to the processing center, the processing center being arranged to initiate a credit transaction or a debit transaction for payment for the usage of the utility, wherein the utility message is transmitted across a transmission medium;

wherein generating the utility message includes:

- creating a first message field, the first message field including the utility reading;
- creating a second message field, the second message field including one of a credit account number and a debit account number; and
- creating a third message field, the third message field including information associated with a unit of measure for the utility reading.

15. (cancelled)

16. (cancelled)

17. (cancelled)

18. (cancelled)

19. (cancelled)

20. (previously amended) A system for processing a utility usage transaction, the system comprising:

- a utility meter, the utility meter being arranged to generate a measure of usage of a utility;
- a processing center arranged to receive the measure of the utility from the utility metering mechanism, the processing center further being arranged to effect a credit transaction or a debit transaction associated with the measure of the utility, whereby said utility usage transaction is processed automatically; and
- a communication device arranged to transmit the measure of usage to the processing center.

21 - 28 (canceled)

29. (currently amended) A method as recited in claim ~~4~~ 4 wherein the utility is electricity, water or gas.
30. (currently amended) A method as recited in claim ~~10~~ 14 wherein the utility is electricity, water or gas.
31. (canceled)
32. (previously added) A method as recited in claim 20 wherein the utility is electricity, water or gas.